

Information to identify the case:			
Debtor 1:	George Morales Jr.		Social Security number or ITIN: xxx-xx-8435
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 6/28/24
Case number:	24-16570-VFP		Date case converted to chapter: 7 11/15/24

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	George Morales Jr.	
2. All other names used in the last 8 years		
3. Address	34 Boonstra Drive Wayne, NJ 07470	
4. Debtor's attorney Name and address	David L. Stevens Scura, Wigfield, Heyer & Stevens 1599 Hamburg Turnpike Wayne, NJ 07470	Contact phone 973-696-8391 Email: dstevens@scura.com
5. Bankruptcy trustee Name and address	Charles M. Forman Forman Holt 365 West Passaic St. Suite 400 Rochelle Park, NJ 07662	Contact phone 201-845-1000

For more information, see page 2 >

Debtor **George Morales Jr.**

Case number **24-16570-VFP**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 11/18/24
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	December 20, 2024 at 10:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Enter Meeting ID 476 107 0603, Click on JOIN using passcode 1458518793, or call 1-551-368-5949</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 2/18/25
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
George Morales, Jr.
Debtor

Case No. 24-16570-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 18, 2024

User: admin
Form ID: 309A

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2024:

Recip ID	Recipient Name and Address
db	+ George Morales, Jr., 34 Boonstra Drive, Wayne, NJ 07470-2528
aty	+ Jamal J Romero, Scura, Wigfield, Heyer, Stevens & Cammar, 1599 Hamburg turnpike, wayne, Wayne, NJ 07470-4093
aty	+ Maria A. Giammona, Maria A. Giammona Law, LLC., 1599 Hamburg Turnpike, Wayne, NJ 07470-4093
aty	+ Paul Evangelista, Scura, Wigfield, Heyer, Stevens & Cammar, 1599 Hamburg Turnpike, Wayne, NJ 07470-4093
520317413	+ Artistic Jewelers Inc., 305 Northwest Drive, Farmingdale, NY 11735-4935
520317414	+ Attorney General United States Department of, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
520317429	New York State Thruway Authority, 14 Executive Blvd, Ste. 400, Suffern, NY 10901
520317432	+ OneMain Financial Group, LLC, 700 Plaza Drive, Suite 211, Secaucus, NJ 07094-3604
520317433	+ Pioneer Credit Recovery, Inc., P.O. Box 1018, Moorestown, NJ 08057-0018
520317442	+ Veronica Morales, 34 Boonstra Drive, Wayne, NJ 07470-2528
520317445	+ Xiomara Morales, 3600 Bailey Avenue, Apt. 2F, Bronx, NY 10463-4253

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dstevens@scura.com	Nov 18 2024 20:46:00	David L. Stevens, Scura, Wigfield, Heyer & Stevens, 1599 Hamburg Turnpike, Wayne, NJ 07470
tr	+ Email/Text: charles.forman@txitrustee.com	Nov 18 2024 20:46:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 18 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 18 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520317410	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 18 2024 20:49:53	Affirm Inc, 633 Folsom Street, Floor 7, San Francisco, CA 94107-3618
520333768	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2024 20:49:15	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520317412	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 18 2024 20:47:00	Apple Card/Goldman Sachs Bank USA, Lockbox 6112, Po Box 7247, Philadelphia, PA 19170-0001
520317415	+ EDI: TSYS2	Nov 19 2024 01:36:00	Barclays Bank Delaware, 1007 N Orange St, Wilmington, DE 19801-1239
520317416	+ Email/Text: rm-bknotices@bridgecrest.com	Nov 18 2024 20:48:00	Bridgecrest, 1030 North Colorado Street, Gilbert, AZ 85233-2288
520321416	+ EDI: AISACG.COM	Nov 19 2024 01:36:00	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520317417	EDI: CAPITALONE.COM		

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Nov 18, 2024

Form ID: 309A

Total Noticed: 61

		Nov 19 2024 01:36:00	Capital One Bank, Po Box 85064, Glen Allen, VA 23058
520327405	+ EDI: AIS.COM	Nov 19 2024 01:36:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520331864	+ EDI: AISACG.COM	Nov 19 2024 01:36:00	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
520332534	EDI: CITICORP	Nov 19 2024 01:36:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520317418	+ EDI: CITICORP	Nov 19 2024 01:36:00	Citibank North America, 50 NW Point Blvd., Elk Grove Village, IL 60007-1032
520317419	EDI: DISCOVER	Nov 19 2024 01:36:00	Discover Financial Services, Po Box 15316, Wilmington, DE 19850
520317427	EDI: CITICORP	Nov 19 2024 01:36:00	Macy's Credit Card Services, 9111 Duke Blvd., Mason, OH 45040
520323144	EDI: DISCOVER	Nov 19 2024 01:36:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520317420	+ Email/Text: cashiering-administrationservices@flagstar.com	Nov 18 2024 20:48:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
520374763	+ Email/Text: cashiering-administrationservices@flagstar.com	Nov 18 2024 20:48:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520317421	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 18 2024 20:47:00	Goldman Sachs And Co., Po Box 70321, Philadelphia, PA 19176-0321
520317422	+ EDI: IRS.COM	Nov 19 2024 01:36:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520317423	EDI: JEFFERSONCAP.COM	Nov 19 2024 01:36:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
520355987	EDI: JEFFERSONCAP.COM	Nov 19 2024 01:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520333512	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2024 20:49:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520317424	^ MEBN	Nov 18 2024 20:41:46	Lakeview, P.O. Box 619063, Dallas, TX 75261-9063
520317425	+ Email/Text: saccl-docs@lgbs.com	Nov 18 2024 20:47:00	Linebarger Goggan Blair & Sampson, LLP, P.O. Box 659443, San Antonio, TX 78265-9443
520317426	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2024 20:49:16	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
520373539	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 18 2024 20:48:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520317430	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Nov 18 2024 20:48:00	NYS Assessment Receivables, P.O. Box 4127, Binghamton, NY 13902-4127
520317431	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Nov 18 2024 20:48:00	NYS Dept. Taxation & Finance, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
520317428	+ Email/Text: netcreditbnc@enova.com	Nov 18 2024 20:48:07	Net Credit, 200 W Jackson Blvd Ste 2400, Chicago, IL 60606-6941
520342728	EDI: PRA.COM	Nov 19 2024 01:36:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520384927	EDI: Q3G.COM	Nov 19 2024 01:36:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520375565	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 18 2024 20:46:00	State of New Jersey, Division of Taxation,

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Nov 18, 2024

Form ID: 309A

Total Noticed: 61

			Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
520317434	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 18 2024 20:46:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
520383851	Email/Text: bncmail@w-legal.com	Nov 18 2024 20:47:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520317435	+ EDI: WTRRN BANK.COM	Nov 19 2024 01:36:00	TD Bank/ Target Card, Po Box 673, Minneapolis, MN 55440-0673
520339864	+ EDI: CBSTDR	Nov 19 2024 01:36:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
520317436	+ EDI: TDBANKNORTH.COM	Nov 19 2024 01:36:00	TD Retail Card Services/Nordictrack Fin, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
520317437	^ MEBN	Nov 18 2024 20:42:26	Tolls by Mail Payment Processing Center, P.O. Box 15183, Albany, NY 12212-5183
520317438	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 18 2024 20:49:12	U.S. Department of Housing and Urban Developm, 451 Seventh Street SW, Washington, DC 20410-0002
520317440	Email/Text: bknotice@upgrade.com	Nov 18 2024 20:46:00	Upgrade, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
520321702	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 18 2024 20:49:12	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520317439	+ Email/Text: usanj.njbankr@usdoj.gov	Nov 18 2024 20:48:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
520317441	+ EDI: LCIUPSTART	Nov 19 2024 01:36:00	Upstart, 2950 S Delaware Street, San Mateo, CA 94403-2577
520317443	+ EDI: WFFC2	Nov 19 2024 01:36:00	Wells Fargo Auto, Po Box 71092, Charlotte, NC 28272-1092
520324828	+ EDI: WFFC2	Nov 19 2024 01:36:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
520367581	EDI: WFFC2	Nov 19 2024 01:36:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520317444	+ EDI: WFFC2	Nov 19 2024 01:36:00	Wells Fargo Card Services, Po Box 3696, Portland, OR 97208-3696

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520317411	*+	Affirm Inc., 633 Folsom Street, Floor 7, San Francisco, CA 94107-3618
520374790	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Nov 18, 2024

Form ID: 309A

Total Noticed: 61

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2024 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
David L. Stevens	on behalf of Debtor George Morales Jr. dstevens@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;wjames@scura
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Debtor George Morales Jr. jromero@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.co m;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Debtor George Morales Jr. pevangelista@scura.com, pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@ scura.com;dwoody@scura.com;amurphy@scura.com;pevangelista@scura.com
Regina Cohen	on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC rcohen@lavin-law.com, mmalone@lavin-law.com
Susan Long	on behalf of Creditor Veronica Morales slong@genovaburns.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9